

**REMARKS/ARGUMENTS**

Claims 1-12 and 21-24 are pending in this application. Claims 13-23 are canceled.

The examiner is thanked for the courtesy of a telephone conference. The claims have been amended as discussed in the telephone conference to distinguish the cited combination of Schrader and Simmons. The claims, as amended, are directed to a method involving 3 computing devices - the electronic account register, the personal computer, and the financial institution computer. The Schrader and Simmons prior art each only show two devices.

Schrader is directed to the popular Quicken® software which is run on a personal computer and downloads data from a bank computer. Only two computing devices are involved in this process, the personal computer (desktop or laptop) and the bank computer. The user typically enters data from a paper check register, or simply compares the downloaded bank data with the paper check register information. There is no recognition of any need or desire to electronically upload data from an electronic check register, although many patents on such devices were available at the time of the Schrader invention, including Simmons.

Simmons is directed to an electronic check register which uploads (e.g., through telephone lines) data to a bank computer. The bank computer does reconciliation, and downloads data to the electronic check register. Again, only two computer devices are involved, the electronic check register and the bank computer (see col. 9, line 55 et seq. discussion the uploading from the ECR, Electronic Check Register, to the bank host). Other computers may be involved in the communication link for uploading over phone lines or otherwise, but not for the processing set forth. This device has not succeeded in the market because banks do not want to do such processing for customers. Simmons did not recognize this practical limitation. It was not obvious to combine Simmons with Schrader because they adopt different approaches, and neither recognized the practical problems or the advantages of the present invention.

Dunn also does not show the 3rd computing device missing from Schrader and Simmons.

Claim 2 was noted as not having the "highlighting" language relied upon in the argument. As discussed, this was an error in language in the argument. The claim uses the term "marking," which would cover highlighting by shading or coloring, underlining, bolding, etc. Applicant believes such marking as set forth in claim 2 is not shown in the prior art.

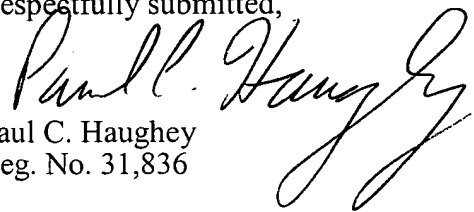
Claim 3 has been amended to clarify that the user input is an "unmatch" input to deselect matches performed automatically. Applicant believes such unmatching is not shown in the prior art.

### CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 415-273-4787.

Respectfully submitted,

  
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